



FEMA

Wind & Flood Resistant Home Protecting a Personal Investment

Southport, NC - Frank and Pamela Taylor know the pain of losing a home to disaster. In 1988, fire claimed the couple's 4,000 square foot historic house in Michigan. "We were away when our home was destroyed," recalled Pamela Taylor. "When we arrived at the scene, we were greeted by the charred remains of what was once a source of pride and comfort." They vowed never to lose a home to disaster again.

In 1994, when the Taylors purchased a lot in Southport, North Carolina, they were determined to build a house resistant to disasters-most notably the floods and hurricanes that pose such a threat to the ominously named Cape Fear. They asked themselves, "What should we do to have the least damage?"

In the city of Southport, strict building codes exist for construction in the floodplain. The Taylors' property is in an A-Zone, and their project was among the first that had to comply with the new rulings. The Taylors chose to exceed the code, using their own money to protect their single best investment.

Having worked in commercial construction for years, the Taylors acted as their own general contractor. They built their main floor 17 feet above sea level to protect against flooding. To lessen their vulnerability to hurricanes and high winds, the Taylors installed hurricane shutters over heavy-duty glass windows, used extra pilings under the house, and mounted brackets all around to tie the roof, walls, floor and foundation together. The home was built to sustain 195-mph winds. Additionally, the hot water heater, air conditioning unit and electrical switches have all been elevated.

The Taylors stayed in their home during Hurricane Dennis (1999) and there was no structural damage. When asked why they evacuated during Hurricane Floyd (1999), they did so because of the predicted category of the storm and the noise of the wind they endured during Hurricane Dennis. They were never concerned about their safety, and still feel very secure that their mitigation efforts have protected their financial investment as well as greatly increased their peace of mind.

In the end after Hurricane Floyd, they lost only two pieces of siding from their home. The original purchase price of the lot was \$150,000. The estimated value of the home is \$500,000 with another \$150,000 in estimated value of contents. Clearly, with an \$800,000 total personal and real property value, plus the emotional value, the cost to build safely and wisely has already proven beneficial.



**Brunswick County,
North Carolina**



Quick Facts

Sector:

Private

Cost:

\$400,000.00 (Estimated)

Primary Activity/Project:

Building Codes

Primary Funding:

Homeowner